1: Glacken E-5 (1951-1952) 1953 AC7 Okinawa AC7

needs supplementation. Hence, a farmer cannot buy so much as a fisherman. A rice farmer, if he is eligible at all, cannot purchase so much as a sweet potato grower. These stores fill a genuine need. They have alleviated hardship and done much to improve the monotonous pre-war diet. In the villages, they are a concrete reminder of direct American contact. There is not a store in every village, but each village has ready access to one.

The rural blacksmith takes care of the needs of farmers and stonecutters. One such shop in Nagano serves many villages in the Oushichan area. The forge is of simple construction. The air is blown by a sort of box bellows. The operator sits down, as if he were in a row boat, and by pushing and pulling the handle (which has a T-end grip like a hand pump) moves the piston horizontally back and forth. The blacksmith repairs agricultural and stonecutting tools and makes new tools, chiefly hoes and spikes for the harrow.

There are no good inns, restaurants or tea houses in the villages. In Hinatogawa a Japanese inn of rude construction and comfort caters to parties for the entertainment of visitors who have business with local people.

Getting a haircut or a bath may involve going to another village. Like the stores, barbershops are little social centers, especially during bad weather when villagers are not working and take the opportunity to have their hair cut.

2

Mutual Loan Groups

In China and Japan, mutual loan groups have had a long history. In essence, they are groups associated for the purpose of borrowing and lending money, the capital being derived from contributions of the membership. There is an element of chance when members bid against one another or draw lots for a loan.[2]

Each member of a loan group advances an agreed upon share. The total amount is then available as a lump sum to one of them as a borrower. The borrower repays principal and interest in monthly installments. The remaining members advance the same amount each on the following month to another borrower. In this way, there is a continuous cycle of lending

2 They are known variously as mo-ai (Japanese), mu-e (Okinawan) tanomoshi and yūrei (Japanese). Groups organized on a monthly basis are tsukiyurei or tsukimoai (Japanese), and on an annual basis as nimo-e (Okinawan), nimo-ai (Japanese). At present there are no annual groups because of uncertainties regarding the future value of money. Now loans are normally for a 10-12 month period.